

United States Bankruptcy Court
Eastern District of New YorkIn re:
Charles Kaufmann, Sr.
DebtorCase No. 12-48144-jf
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 16

Date Rcvd: Mar 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2013.

db +Charles Kaufmann, Sr., 642 Delafield Avenue, Staten Island, NY 10310-2326
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
7876403 +Cach Llc, 4340 S Monaco, Denver, CO 80237-3408
7876410 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)
7876406 +Fed Loan Serv, PO Box 69184, Harrisburg, PA 17106-9184
7876409 +Staten Island University Hospital, 475 Seaview Avenue, Staten Island, NY 10305-3498
7898222 +Staten Island University Hospital, 1 Edgewater Plaza, 6th Floor - Patient Accounts, Staten Island, NY 10305-4907
7876412 Wff Cards, Cscl Dispute Team, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Mar 06 2013 18:21:35 United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7876403 +EDI: STFC.COM Mar 06 2013 19:13:00 Cach Llc, 4340 S Monaco, Denver, CO 80237-3408
7876404 +EDI: CAPITALONE.COM Mar 06 2013 19:13:00 Cap One, Pob 30281,
Salt Lake City, UT 84130-0281
7876405 +EDI: CAPITALONE.COM Mar 06 2013 19:13:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253
7876407 +E-mail/Text: electronicbkydocs@nelnet.net Mar 06 2013 18:21:41 Nelnet Loans,
3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
7876408 +EDI: SALMAESERVICING.COM Mar 06 2013 19:18:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
7876411 +EDI: WFFC.COM Mar 06 2013 19:13:00 Wells FargoAuto Finance, P O Box29704,
Phoenix, AZ 85038-9704

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

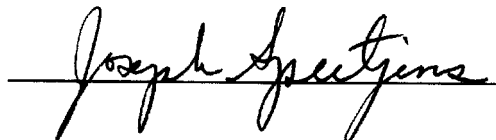
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2013

Signature:



District/off: 0207-1

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2013 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;n159@ecfcbis.com;lcroslow@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Charles Kaufmann kzazz007@yahoo.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–12–48144–jf

Charles Kaufmann Sr.

642 Delafield Avenue
Staten Island, NY 10310

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–4872

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 30, 2012; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: March 6, 2013

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.